

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	98	126	101	128	537
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.45	3.78	3.75	3.98	3.88
+ Non-interest Income	1.03	0.91	0.87	0.92	0.83
- Overhead Expense	3.32	3.30	3.26	3.23	3.00
- Provision for Losses	0.30	0.11	0.26	0.15	0.17
+ Securities Gains (Losses)	0.02	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.01	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.00	1.33	1.18	1.53	1.56
Net Operating Income	0.67	0.94	0.85	1.10	1.09
Net Income	0.69	0.94	0.85	1.10	1.09
Net Income (Sub S Adjusted)	0.74	0.98	0.89	1.09	1.12
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.68	7.35	7.34	7.17	6.30
Interest Expense	2.95	3.27	3.30	2.87	2.12
Net Interest Income (TE)	3.75	4.08	4.03	4.29	4.19
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.34	0.08	0.25	0.12	0.13
Earnings Coverage of Net Losses (X)	-0.10	-8.60	8.71	27.26	26.71
Ln&Ls Allowance/Total Loans & Leases	1.37	1.24	1.30	1.26	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.07	0.76	1.39	0.67	0.56
30-89 Days Past Due Loans and Leases	1.43	0.98	1.40	0.92	0.73
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	20.59	20.66	21.15	20.22	21.16
Net ST Noncore Funding Dependence	13.62	12.82	14.60	12.35	10.67
Net Loans and Leases/Total Assets	69.30	69.92	70.64	69.38	69.17
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.54	9.60	9.69	9.75	9.15
Equity Capital/Total Assets	8.88	8.67	9.00	8.83	8.27
Net Loans&Ls/Equity Capital (X)	8.43	8.50	8.42	8.26	8.79
Cash Dividends/Net Income	36.09	37.76	40.03	35.12	27.43
Cash Dividends/Net Income (Sub S Adjusted)	22.16	57.27	45.65	46.57	25.80
Retained Earnings/Avg Equity Cap	3.25	5.87	4.60	7.55	8.90
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.39	0.20	0.29	0.33	0.26
Long-Term Debt/Equity Capital	0.45	0.57	0.51	0.65	0.90
Equity Investment in Subs/Equity Cap	115.14	115.45	113.05	113.42	113.03
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.07	103.12	114.99	92.73	105.05

PERCENT OF AVERAGE ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	6.15	6.80	6.81	6.64	5.84
Less: Interest Expense	2.72	3.03	3.07	2.67	1.97
Equals: Net Interest Income (TE)	3.45	3.78	3.75	3.98	3.88
Plus: Non-Interest Income	1.03	0.91	0.87	0.92	0.83
Equals: Adj Operating Income (TE)	4.51	4.75	4.69	4.98	4.75
Less: Overhead Expense	3.32	3.30	3.26	3.23	3.00
Less: Provision for Loan and Lease Losses	0.30	0.11	0.26	0.15	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.01	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.00	1.33	1.18	1.53	1.56
Less: Applicable Income Taxes (TE)	0.24	0.33	0.29	0.39	0.43
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.67	0.94	0.85	1.10	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.69	0.94	0.85	1.10	1.09
Memo: Net Income (Last Four Qtrs)	0.75	1.03	0.85	1.10	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.44	93.01	93.28	93.08	92.99
Avg Int-Bearing Funds / Avg Assets	78.52	78.59	78.41	77.19	78.36
Int Income (TE) / Avg Earning Assets	6.68	7.35	7.34	7.17	6.30
Int Expense / Avg Earning Assets	2.95	3.27	3.30	2.87	2.12
Net Int Inc (TE) / Avg Earn Assets	3.75	4.08	4.03	4.29	4.19
YIELD OR COST:					
Total Loans and Leases (TE)	7.27	8.05	8.01	7.94	7.00
Interest-Bearing Bank Balances	3.20	5.47	5.63	5.51	3.42
Fed Funds Sold & Reverse Repos	3.10	5.19	5.05	4.94	3.17
Trading Assets	4.31	4.40	2.59	0.00	2.34
Total Earning Assets	6.59	7.24	7.22	7.07	6.19
Investment Securities (TE)	5.00	4.93	4.96	4.60	4.25
U. S. Treasury & Agency Sec (excl MBS)	5.60	4.59	4.70	4.10	3.48
Mortgage-Backed Securities	4.44	4.70	4.67	4.53	4.08
All Other Securities	5.75	6.07	7.02	6.43	6.10
Interest-Bearing Deposits	3.29	3.67	3.73	3.23	2.31
Time Deposits of \$100K or More	4.48	4.58	4.71	4.22	3.14
Time Deposits < \$100K	4.55	4.78	4.84	4.16	3.06
Other Domestic Deposits	1.76	2.31	2.32	2.10	1.38
Foreign Deposits	N/A	N/A	0.00	N/A	2.66
Fed Funds Purchased and Repos	2.93	4.42	4.65	4.48	2.82
Other Borrowed Funds & Trading Liab	4.32	4.97	4.83	4.86	4.07
All Interest-Bearing Funds	3.47	3.87	3.91	3.46	2.52

PEER GROUP 05

03/31/2008

03/31/2007

12/31/2007

12/31/2006

12/31/2005

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	15	15	59	57	54
Avg Assets per Employee (\$000)	3,468	3,300	3,375	3,270	3,343
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.45	2.29	2.03	1.80	1.92
Overhead Exp / NII + Non-Int Income	76.54	71.32	71.30	66.97	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.32	3.30	3.26	3.23	3.00
Personnel Expense	1.81	1.83	1.79	1.79	1.67
Net Occupancy Expense	0.48	0.46	0.46	0.46	0.42
Other Operating Expenses	1.01	0.97	0.98	0.96	0.90
Overhead Less Non-Interest Income	2.28	2.32	2.33	2.28	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	74.92	69.75	69.79	65.62	63.35
Personnel Expense	40.98	38.91	38.27	36.40	35.29
Net Occupancy Expense	10.71	9.80	9.79	9.30	8.76
Other Operating Expenses	23.13	20.43	20.85	19.55	19.04
Total Non-Interest Income	21.30	19.01	18.27	18.44	17.34
Fiduciary Activities Income	0.68	0.61	0.59	0.58	0.64
Serv Charges on Deposit Accts - Domestic	7.77	7.13	7.53	7.54	7.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.46	0.60	0.49	0.41	0.38
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.17	0.14	0.17	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.31	0.56	0.44	0.42	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	1.00	1.07	0.83	1.38	1.06
Other Non-Interest Income	7.27	5.99	5.36	5.47	5.07
Overhead Less Non-Interest Income	53.48	49.91	51.07	46.38	45.33
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	14.19	18.54	17.09	19.86	21.43
Appl Inc Tax+TE/Pretax NOI+TE	24.26	26.60	25.92	27.00	28.75

PERCENT OF TOTAL ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	53.37	53.41	54.24	52.85	52.68
Commercial and Industrial Loans	10.04	10.21	10.18	10.30	9.68
Loans to Individuals	2.87	2.78	2.98	2.89	3.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.44	1.53	1.51	1.35	1.15
Other Loans and Leases	0.99	0.85	0.89	0.72	0.67
Net Loans and Leases	69.30	69.92	70.64	69.38	69.17
Debt Securities Over 1 Year	14.53	13.69	13.97	14.12	15.86
Mutual Funds and Equity Securities	0.14	0.10	0.10	0.12	0.16
Subtotal	84.59	84.56	85.51	84.60	86.07
Interest-Bearing Bank Balances	0.40	0.28	0.30	0.29	0.42
Federal Funds Sold & Reverse Repos	2.93	2.57	1.75	2.25	1.77
Debt Securities 1 Year or Less	2.00	2.67	2.62	2.85	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.22	91.69	91.54	91.34	91.69
Non-Int Cash and Due From Dep Inst	2.59	2.50	2.61	3.01	2.92
Other Real Estate Owned	0.32	0.13	0.21	0.11	0.08
All Other Assets	6.10	5.72	5.77	5.58	5.31
MEMORANDA:					
Short-Term Investments	6.10	6.49	5.36	6.31	5.33
U.S. Treasury Securities	0.10	0.12	0.08	0.11	0.12
U.S. Agency Securities (excl MBS)	4.98	7.02	6.33	7.28	7.11
Municipal Securities	3.08	3.25	3.14	3.35	3.68
Mortgage-Backed Securities	6.09	4.11	4.83	4.40	5.59
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.23	0.22	0.16	0.22	0.34
RE Loans Secured by 1-4 Family	16.42	15.97	16.64	15.43	17.31
Revolving	2.36	2.23	2.18	2.23	2.44
Closed-End, Sec by First Liens	12.33	12.14	12.73	11.77	13.42
Closed-End, Sec by Junior Liens	1.18	1.07	1.14	0.96	1.01
Commercial Real Estate Loans	33.37	33.40	33.51	33.58	31.67
Construction and Land Dev	10.73	11.23	11.13	11.01	9.24
Multifamily	1.28	1.47	1.21	1.32	1.31
Nonfarm Nonresidential	19.94	18.94	19.20	19.39	19.77
RE Loans Secured by Farmland	2.10	1.99	2.04	1.80	1.56
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.09	75.89	75.86	75.75	76.00
RE Loans Secured by 1-4 Family	23.75	23.24	23.80	22.50	25.55
Revolving	3.28	3.12	3.00	3.17	3.50
Closed-End	20.17	19.90	20.51	19.21	21.73
Commercial Real Estate Loans	46.75	46.65	45.96	47.38	45.31
Construction and Land Dev	14.92	15.62	15.17	15.42	13.05
Multifamily	1.80	2.03	1.66	1.84	1.90
Nonfarm Nonresidential	28.22	27.13	26.93	27.99	28.51
RE Loans Secured by Farmland	3.18	2.96	3.02	2.73	2.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.21	14.47	14.22	14.84	13.97
Loans to Individuals	4.33	4.19	4.41	4.35	5.01
Credit Card Loans	0.05	0.07	0.06	0.08	0.10
Agricultural Loans	2.21	2.25	2.29	2.06	1.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.46	1.24	1.30	1.06	1.00

PERCENT OF TOTAL ASSETS	PEER GROUP 05 03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	6.10	6.49	5.36	6.31	5.33
Liquid Assets	19.38	19.25	18.20	19.69	19.82
Investment Securities	17.19	17.11	17.21	17.81	19.16
Net Loans and Leases	69.30	69.92	70.64	69.38	69.17
Net Lns, Ls & Stdby Ltrs of Credit	70.01	70.74	71.40	70.22	69.84
Core Deposits	64.49	64.11	64.49	64.68	65.38
Noncore Funding	23.96	24.51	24.06	23.89	24.05
Time Deposits of \$100K or More	14.39	15.71	14.73	15.91	14.99
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.33	1.30	1.52	1.38	1.27
Net Fed Funds Purchased (Sold)	-1.58	-1.30	-0.24	-0.83	-0.46
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.58	1.55	1.81	1.70	1.66
Earning Assets Repr in 1 Year	43.03	44.86	42.81	45.01	41.88
Int-Bearing Liab Repr in 1 Year	34.84	36.24	34.36	34.65	30.54
Long-Term Debt Repr in 1 Year	0.57	0.55	0.52	0.41	0.36
Net Assets Repriceable in 1 Year	7.13	7.74	6.94	9.18	9.99
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.59	20.66	21.15	20.22	21.16
Net ST Noncore Funding Dependence	13.62	12.82	14.60	12.35	10.67
Short-Term Inv/ST Noncore Funding	41.44	45.28	35.61	46.98	45.35
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.30	2.93	1.56	4.28	7.22
Net Loans and Leases/Total Deposits	85.87	85.86	87.58	85.45	84.99
Net Loans and Leases/Core Deposits	110.64	112.29	111.97	110.94	107.61
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.86	-0.19	0.27	-0.12	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.73	-0.91	0.36	-1.32	-2.51
Struct Notes Appr(Depr)/T1 Cap	0.12	-0.12	0.04	-0.17	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.29	4.99	7.24	5.41	8.58
Available-For-Sale Securities	93.71	95.01	92.76	94.59	91.42
U. S. Treasury Securities	0.60	0.95	0.59	0.73	0.64
U. S. Agency Securities (excl MBS)	30.89	43.33	41.75	44.03	39.64
Municipal Securities	18.00	18.35	17.81	17.96	19.35
Mortgage-Backed Securities	37.27	24.29	28.47	24.62	29.08
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.39	1.30	1.04	1.19	1.85
Mutual Funds and Equity Securities	0.89	0.84	0.61	0.88	0.92
Debt Securities 1 Year or Less	12.58	17.55	17.00	17.57	13.66
Debt Securities 1 To 5 Years	32.18	35.91	33.25	37.69	39.57
Debt Securities Over 5 Years	50.11	41.11	43.77	39.67	41.40
Pledged Securities	52.53	50.77	50.77	46.69	46.13
Structured Notes, Fair Value	0.68	2.49	1.29	2.14	3.54

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.30	0.11	0.26	0.15	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.41	0.15	0.36	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	102.07	-62.10	157.81	219.91	234.35
Ln&Ls Allowance/Total Loans & Leases	1.37	1.24	1.30	1.26	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.32	37.97	10.96	28.09	20.55
ALL/Nonaccrual Assets	261.95	537.71	290.45	620.38	748.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	184.58	364.34	204.93	455.05	483.39
Gross Ln&Ls Losses/Avg Loans & Leases	0.41	0.11	0.30	0.16	0.18
Recoveries/Avg Loans and Leases	0.06	0.04	0.05	0.04	0.05
Net Losses/Avg Loans and Leases	0.34	0.08	0.25	0.12	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.60	8.86	58.71	35.72	32.36
Earnings Coverage of Net Losses (X)	-0.10	-8.60	8.71	27.26	26.71
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.27	0.03	0.15	0.05	0.03
RE Loans Secured By 1-4 Family	0.25	0.03	0.10	0.06	0.04
Revolving	0.17	0.01	0.08	0.01	0.01
Closed-End	0.15	0.03	0.11	0.07	0.04
Commercial Real Estate Loans	0.21	0.01	0.15	0.04	0.02
Construction and Land Dev	0.54	0.00	0.25	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.03	0.00	0.04	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.02	0.00	0.00
Commercial and Industrial Loans	0.28	0.10	0.45	0.16	0.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.21	0.78	0.83	0.65	0.74
Credit Card Loans	18.99	1.37	2.57	1.40	1.57
Agricultural Loans	0.00	0.00	0.01	0.00	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.94	0.75	1.31	1.03	0.41

PERCENT OF LOANS AND LEASES

03/31/2008

03/31/2007

12/31/2007

12/31/2006

12/31/2005

30-89 Days PD Loans and Leases	1.43	0.98	1.40	0.92	0.73
90+ Days PD Loans and Leases	0.15	0.12	0.15	0.11	0.09
Nonaccrual Loans and Leases	1.61	0.49	1.12	0.44	0.42
90+ Days PD and Nonaccrual Loans and Leases	1.87	0.75	1.34	0.66	0.53
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.03	0.00	0.01	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.43	0.98	1.40	0.92	0.73
90+ Days Past Due Assets	0.15	0.12	0.15	0.11	0.09
Nonaccrual Assets	1.61	0.49	1.12	0.45	0.42
30+ Days PD & Nonaccrual Assets	3.35	1.79	2.89	1.64	1.31

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.31	0.52	0.95	0.46	0.37
90+ PD & Nonaccrual Assets + OREO	1.69	0.70	1.25	0.62	0.48

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	1.53	0.59	1.07	0.53	0.42
Allowance for Loan & Lease Losses	145.79	66.37	113.81	58.78	51.97
Equity Cap + ALLL	16.57	6.18	11.64	5.43	4.76
Tier 1 Cap + ALLL	14.82	5.64	10.48	4.96	4.35
Loans & Leases + RE Acquired	2.18	0.84	1.50	0.75	0.62

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.41	0.96	1.40	0.92	0.68
- 90+ Days Past Due	0.14	0.12	0.15	0.09	0.07
- Nonaccrual	1.84	0.52	1.14	0.43	0.34
Coml & Indl - 30-89 Days PD	1.01	0.79	1.07	0.61	0.69
- 90+ Days Past Due	0.12	0.03	0.08	0.09	0.07
- Nonaccrual	0.75	0.45	0.65	0.44	0.49
Individuals - 30-89 Days PD	1.39	1.08	1.44	1.25	1.31
- 90+ Days Past Due	0.10	0.08	0.11	0.07	0.11
- Nonaccrual	0.24	0.23	0.23	0.19	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.27	0.23	0.20	0.05	0.11
- 90+ Days Past Due	0.07	0.01	0.01	0.00	0.00
- Nonaccrual	0.08	0.04	0.02	0.04	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.40	0.77	0.29	0.41	0.32
- 90+ Days Past Due	0.01	0.02	0.03	0.03	0.01
- Nonaccrual	0.07	0.01	0.08	0.01	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.31	0.98	1.63	1.13	0.88
- 90+ Days Past Due	0.14	0.09	0.14	0.08	0.09
- Nonaccrual	1.08	0.40	0.83	0.37	0.33
Revolving - 30-89 Days PD	0.42	0.38	0.51	0.46	0.29
- 90+ Days Past Due	0.02	0.03	0.03	0.01	0.01
- Nonaccrual	0.22	0.11	0.24	0.10	0.05
Closed-End - 30-89 Days PD	1.41	1.03	1.50	1.21	0.95
- 90+ Days Past Due	0.14	0.10	0.14	0.10	0.10
- Nonaccrual	1.17	0.46	0.81	0.39	0.37
- Jr Lien 30-89 Days PD	0.08	0.05	0.05	0.04	0.05
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.04	0.02	0.02	0.01	0.03
Commercial RE - 30-89 Days PD	1.26	0.72	1.04	0.67	0.44
- 90+ Days Past Due	0.10	0.10	0.12	0.08	0.04
- Nonaccrual	1.98	0.56	1.38	0.42	0.31
Const & Dev - 30-89 Days PD	1.90	0.84	1.25	0.66	0.32
- 90+ Days Past Due	0.10	0.08	0.13	0.05	0.01
- Nonaccrual	3.81	0.41	2.39	0.22	0.12
Multifamily - 30-89 Days PD	0.56	0.31	0.60	0.01	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.25	0.04	0.17	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.75	0.42	0.62	0.49	0.42
- 90+ Days Past Due	0.05	0.05	0.05	0.04	0.03
- Nonaccrual	0.81	0.44	0.54	0.36	0.32
Farmland - 30-89 Days PD	0.34	0.48	0.59	0.18	0.14
- 90+ Days Past Due	0.06	0.01	0.03	0.00	0.00
- Nonaccrual	0.31	0.21	0.16	0.08	0.21
Credit Card - 30-89 Days PD	2.05	1.69	3.02	1.27	1.20
- 90+ Days Past Due	0.55	0.37	0.75	0.32	0.30
- Nonaccrual	0.00	0.00	0.03	0.00	0.01

CAPITAL RATIOS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	9.54	9.60	9.69	9.75	9.15
Tier 1 RBC Ratio	12.75	12.61	12.88	12.92	12.41
Total Risk-Based Capital Ratio	14.16	14.19	14.27	14.48	13.84
Tangible Tier 1 Leverage Ratio	9.51	9.57	9.67	9.73	9.12
Tangible Common Eq Cap/Tan Assets	8.38	8.11	8.50	8.26	7.79
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.92	14.58	13.02	14.56	14.37
Standby Letters of Credit	0.62	0.74	0.68	0.70	0.60
Commercial & Similar Letters of Credit	0.01	0.00	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.29	0.17	0.06	0.12	0.14
Interest Rate Contracts	0.29	0.16	0.06	0.10	0.12
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.02	0.01	0.00	0.01	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.06	0.00	0.00	0.00	0.03
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	18.40	20.84	18.65	22.11	22.04

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	85.46	84.62	86.67	86.96	88.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.54	15.38	13.33	13.04	12.00
Futures and Forwards	10.39	14.59	16.18	12.35	19.21
Written Options	34.67	40.54	32.11	42.53	27.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.67	36.69	32.11	42.53	26.81
Purchased Options	18.59	25.64	30.14	26.09	15.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	18.59	21.79	30.14	26.09	14.34
Swaps	31.83	19.23	21.57	15.22	37.81
Held for Trading	0.00	0.00	6.67	0.00	1.34
Interest Rate Contracts	0.00	0.00	6.67	0.00	0.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	94.74	100.00	93.33	100.00	98.66
Interest Rate Contracts	84.21	80.77	80.00	82.61	81.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	10.53	15.38	13.33	13.04	11.40
Deriv Contr (Excl Fut & FX LE 14 Days)	61.72	56.56	67.89	54.05	67.61
One Year or Less	20.25	3.98	24.36	4.99	21.50
Over 1 Year to 5 Years	37.89	40.32	33.47	37.24	36.21
Over 5 Years	1.99	4.91	10.06	4.25	5.16
Gross Negative Fair Value (Abs Val)	1.22	0.78	1.66	0.48	0.48
Gross Positive Fair Value	1.65	0.88	2.32	0.58	0.85
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	25.00	50.00	25.52	11.04
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	75.00	50.00	74.48	88.96
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.31	0.56	0.44	0.42	0.35
Premium Inc/Ins Activities Revenue	0.00	0.02	0.00	0.54	0.00
Credit Rel Prem Inc/Tot Prem Inc	50.00	75.00	50.00	60.00	92.66
Other Prem Inc/Total Prem Inc	50.00	25.00	50.00	40.00	7.34
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	29.35	13.83	36.07	8.20	9.11
Ins Net Inc (L/H)/Equity (L/H)	8.52	-4.66	4.68	6.45	16.96
Insur Ben, Losses, Exp/Insur Premiums	41.12	309.95	58.67	148.29	63.16
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.51	1.92	5.84	2.13	1.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.86	8.57	8.13	8.04	6.86
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	0.00	N/A	2.66
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	3.47
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-55.50	-57.45	-64.16	-78.43	-34.05
Total Selected Assets	305.10	-34.80	234.03	-42.89	-10.77
Deposits	N/A	N/A	N/A	N/A	-18.21

PROFITABILITY:	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	6.65	9.78	8.37	11.42	12.13
Bank Net Inc/Avg Eq Inv in Banks	8.66	10.92	9.83	12.96	13.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.00	4.64	3.78	4.84	3.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.37	13.09	16.08	11.00	11.36
Bank Net Income/Parent Net Income	119.59	113.29	114.89	109.28	107.44
Nonbank Net Income/Parent Net Income	0.87	0.98	0.93	0.62	0.15
Sub BHCs Net Inc/Parent Net Income	74.12	102.70	83.76	188.60	97.99
LEVERAGE:					
Total Liabilities/Equity	20.68	21.39	20.61	19.81	19.96
Total Debt/Equity Capital	1.26	1.35	1.24	1.46	1.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.74	19.66	17.41	18.20	18.31
Tot Debt+Lns Guaranteed for Affl/Equity	1.41	1.62	1.53	1.77	1.80
Total Debt/Equ Cap - Exc Over Fair Value	1.28	1.36	1.25	1.47	1.78
Long-Term Debt/Equity Capital	0.45	0.57	0.51	0.65	0.90
Short-Term Debt/Equity Capital	0.39	0.20	0.29	0.33	0.26
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.30	0.30	0.27	0.31	0.18
Long-Term Debt/Consolidated LT Debt	0.81	1.55	2.56	1.77	1.78
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.14	115.45	113.05	113.42	113.03
Total Investment in Subs/Equity	115.51	115.78	113.40	113.81	113.79
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.12	99.67	99.16	98.90	99.13
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.46	99.97	99.49	99.25	99.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.72	1.54	1.49	1.08	1.01
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.96	4.68	4.56	2.96	3.01
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	95.52	99.00	105.78	89.84	98.98
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.07	103.12	114.99	92.73	105.05
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	74.23	91.28	107.81	93.99	114.67
Pretax Oper Inc + Int Exp/Int Expense	1140.73	3306.87	2585.67	2618.34	4769.88
Div + Int From Subs/Int Exp + Div	162.68	164.64	158.83	137.70	133.51
Fees+Other Inc From Subs/Sal + Oth Exp	4.70	5.41	6.50	6.10	2.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	3.78	24.92	39.51	62.18	46.08
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.57	-0.04	-0.15	0.16	-0.10
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.43	0.38	0.45	0.37	0.31
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	67.20	73.53	82.55	105.61	85.53
Dividends Paid/Net Income	35.27	37.35	39.79	35.09	27.42
Net Income - Dividends/Avg Equity	3.51	5.92	4.68	7.60	8.90
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	117.66	116.17	120.73	104.57	116.84
Dividends From Nonbank Subs	0.17	0.68	0.65	0.65	0.20
Dividends From Subsidiary BHCs	0.00	0.12	1.25	0.38	0.18
Dividends From All Subsidiaries	120.22	129.48	134.59	128.57	137.54
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.00	43.99	50.91	38.80	34.63
Interest Income From Bank Subs	0.23	0.28	0.29	0.27	0.14
Mgt & Service Fees From Bank Subs	0.61	0.83	0.81	0.53	0.07
Other Income From Bank Subs	0.07	0.14	0.20	0.10	0.01
Operating Income From Bank Subs	46.33	47.24	60.18	42.32	36.75
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.08	61.67	59.71	67.54	66.25
Interest Income From Nonbank Subs	0.00	0.71	4.85	3.50	1.44
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	1.04	0.15	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	66.36	67.30	96.21	84.10	77.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	51.52	83.60	53.81	34.44	26.82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.01	0.03	0.00
Mgt & Serv Fees From Sub BHCs	0.54	0.00	0.06	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	52.06	83.60	53.88	34.47	26.92
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.50	62.14	73.91	70.53	72.02
Interest Income From Bank Subs	3.44	2.18	1.24	1.15	0.97
Mgt & Serv Fees From Bank Subs	1.47	1.00	0.88	0.71	0.13
Other Income From Bank Subs	0.08	0.22	0.19	0.18	0.05
Operating Income From Bank Subs	76.18	75.89	84.00	80.75	80.91
Dividends From Nonbank Subs	3.25	3.29	0.45	1.42	0.30
Interest Income From Nonbank Subs	0.06	0.00	0.15	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.33	3.30	1.14	3.86	1.21
Dividends From Subsidiary BHCs	0.00	0.05	0.21	0.05	0.15
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.05	0.21	0.05	0.15
Loans and Adv From Subs/ST Debt	698.77	1052.20	768.42	584.60	752.96
Loans and Adv From Subs/Total Debt	692.75	527.28	496.21	471.92	485.36

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									98
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.44	1.70	2.64	2.99	3.50	3.88	4.17	4.44	98
+ Non-interest Income	1.02	0.21	0.24	0.58	0.78	1.22	2.30	5.03	98
- Overhead Expense	3.32	2.24	2.52	2.78	3.22	3.70	4.42	5.26	98
- Provision for Losses	0.30	0.00	0.00	0.03	0.15	0.32	1.15	2.42	98
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.02	0.08	0.15	98
+ Other Tax Equiv Adjustments	0.01	-0.03	-0.01	0.00	0.00	0.00	0.07	0.14	98
= Pretax Net Oper Income (TE)	0.99	-1.42	-0.12	0.43	0.94	1.54	2.08	2.54	98
Net Operating Income	0.66	-1.63	-0.47	0.26	0.63	1.16	1.66	1.89	98
Net Income	0.69	-1.63	-0.47	0.26	0.71	1.21	1.68	1.98	98
Net Income (Sub S Adjusted)	0.74	-7.36	-0.23	0.38	0.85	1.14	1.35	1.51	30
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.68	5.60	6.00	6.34	6.71	6.98	7.31	7.54	98
Interest Expense	2.95	1.78	2.00	2.55	2.94	3.30	3.70	3.90	98
Net Interest Income (TE)	3.74	2.09	2.80	3.19	3.79	4.19	4.64	4.85	98
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.33	-0.09	-0.03	0.00	0.13	0.39	1.31	2.64	98
Earnings Coverage of Net Losses (X)	-0.09	-294.65	-54.35	-0.09	4.34	11.92	37.28	81.49	96
Ln&Ls Allowance/Total Loans & Leases	1.36	0.67	0.81	1.01	1.23	1.50	2.39	2.74	98
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.07	0.02	0.10	0.53	1.31	2.63	5.93	9.22	98
30-89 Days Past Due Loans and Leases	1.43	0.13	0.27	0.65	1.22	2.07	3.13	4.09	98
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.59	-7.38	0.82	10.40	20.83	29.33	38.72	47.95	98
Net ST Noncore Funding Dependence	13.62	-9.70	-1.92	6.10	13.18	19.53	28.52	43.48	98
Net Loans and Leases/Total Assets	69.30	47.99	51.33	58.23	72.11	79.39	83.88	85.54	98
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.53	6.42	7.11	8.00	9.38	10.71	12.49	13.20	98
Equity Capital/Total Assets	8.88	4.71	6.07	7.08	8.65	10.10	12.83	13.61	98
Net Loans&Ls/Equity Capital (X)	8.43	3.92	4.44	5.97	8.40	10.21	12.78	15.40	98
Cash Dividends/Net Income	36.08	0.00	0.00	0.00	33.43	61.47	106.00	142.04	84
Cash Dividends/Net Income (Sub S Adjusted)	22.15	-955.14	-40.92	-1.87	0.00	31.90	109.41	145.41	30
Retained Earnings/Avg Equity Cap	3.25	-28.88	-13.52	0.05	4.61	7.96	11.66	19.76	98
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.39	0.00	0.00	0.00	0.00	0.00	2.10	5.32	98
Long-Term Debt/Equity Capital	0.45	0.00	0.00	0.00	0.00	0.00	1.96	10.17	98
Equity Investment in Subs/Equity Cap	115.14	91.04	94.10	99.57	107.66	127.02	152.55	164.88	98
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.07	-53.04	-3.76	29.61	96.42	126.28	219.80	290.71	95

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.14	4.94	5.44	5.79	6.14	6.54	6.77	6.93	98
Less: Interest Expense	2.72	1.52	1.78	2.36	2.73	3.10	3.44	3.78	98
Equals: Net Interest Income (TE)	3.44	1.70	2.64	2.99	3.50	3.88	4.17	4.44	98
Plus: Non-Interest Income	1.02	0.21	0.24	0.58	0.78	1.22	2.30	5.03	98
Equals: Adj Operating Income (TE)	4.50	2.77	3.36	3.78	4.42	4.99	5.77	7.42	98
Less: Overhead Expense	3.32	2.24	2.52	2.78	3.22	3.70	4.42	5.26	98
Less: Provision for Loan and Lease Losses	0.30	0.00	0.00	0.03	0.15	0.32	1.15	2.42	98
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Plus: Realized G/L on AFS Sec	0.01	-0.00	0.00	0.00	0.00	0.02	0.08	0.15	98
Plus: Other Tax Equiv Adjustments	0.01	-0.03	-0.01	0.00	0.00	0.00	0.07	0.14	98
Equals: Pretax Net Oper Inc (TE)	0.99	-1.42	-0.12	0.43	0.94	1.54	2.08	2.54	98
Less: Applicable Income Taxes (TE)	0.23	-0.32	-0.04	0.00	0.15	0.43	0.70	0.86	98
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Equals: Net Operating Income	0.66	-1.63	-0.47	0.26	0.63	1.16	1.66	1.89	98
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Equals: Net Income	0.69	-1.63	-0.47	0.26	0.71	1.21	1.68	1.98	98
Memo: Net Income (Last Four Qtrs)	0.75	-1.40	-0.67	0.31	0.83	1.28	1.71	1.90	93
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.43	85.16	87.61	90.52	92.77	94.27	95.81	97.01	98
Avg Int-Bearing Funds / Avg Assets	78.51	63.80	66.70	75.22	80.35	82.77	85.02	86.62	98
Int Income (TE) / Avg Earning Assets	6.68	5.60	6.00	6.34	6.71	6.98	7.31	7.54	98
Int Expense / Avg Earning Assets	2.95	1.78	2.00	2.55	2.94	3.30	3.70	3.90	98
Net Int Inc (TE) / Avg Earn Assets	3.74	2.09	2.80	3.19	3.79	4.19	4.64	4.85	98
YIELD OR COST:									
Total Loans and Leases (TE)	7.26	6.26	6.54	6.89	7.23	7.61	8.01	8.30	98
Interest-Bearing Bank Balances	3.20	0.00	0.00	0.14	3.20	4.75	7.88	14.88	88
Fed Funds Sold & Reverse Repos	3.09	2.23	2.59	2.91	3.13	3.26	3.50	3.99	92
Trading Assets	4.31	3.41	3.41	3.41	3.41	4.31	4.84	5.02	2
Total Earning Assets	6.58	5.59	5.91	6.21	6.60	6.92	7.30	7.49	98
Investment Securities (TE)	4.99	4.21	4.40	4.64	4.95	5.30	5.64	5.85	98
U. S. Treasury & Agency Sec (excl MBS)	5.60	2.83	4.19	4.68	5.44	6.17	7.77	8.30	86
Mortgage-Backed Securities	4.44	2.14	2.67	3.84	4.53	5.09	5.81	6.01	88
All Other Securities	5.75	1.55	3.64	4.54	5.54	6.67	8.30	10.32	87
Interest-Bearing Deposits	3.29	2.18	2.47	2.81	3.30	3.63	4.09	4.33	98
Time Deposits of \$100K or More	4.48	3.11	3.58	4.09	4.45	4.84	5.17	5.84	98
Time Deposits < \$100K	4.55	3.31	3.71	4.19	4.53	4.82	5.44	5.81	98
Other Domestic Deposits	1.76	0.76	0.94	1.30	1.66	2.20	2.76	2.89	97
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	2.92	0.00	0.00	2.07	3.25	3.88	4.85	7.57	76
Other Borrowed Funds & Trading Liab	4.31	0.66	2.78	3.68	4.27	4.86	5.80	6.18	87
All Interest-Bearing Funds	3.46	2.31	2.54	3.03	3.48	3.80	4.24	4.65	98

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.25	10.35	10.98	12.85	14.95	17.09	19.32	23.63	98
Avg Assets per Employee (\$000)	3468.28	2219.69	2454.38	2859.33	3192.88	3987.51	4857.31	6093.45	98

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.44	0.00	0.00	0.00	0.00	2.17	6.82	11.06	98
Overhead Exp / NII + Non-Int Income	76.54	57.09	60.40	65.29	74.50	85.09	96.61	109.70	98

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.32	2.24	2.52	2.78	3.22	3.70	4.42	5.26	98
Personnel Expense	1.80	1.12	1.27	1.54	1.76	2.02	2.43	2.67	98
Net Occupancy Expense	0.47	0.27	0.28	0.39	0.45	0.56	0.64	0.72	98
Other Operating Expenses	1.01	0.63	0.67	0.78	0.90	1.21	1.49	1.97	98
Overhead Less Non-Interest Income	2.27	0.92	1.57	1.90	2.28	2.61	2.98	3.38	98

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	74.91	57.06	59.48	64.34	72.22	82.42	95.37	108.00	98
Personnel Expense	40.97	29.64	32.00	35.60	40.10	46.22	52.64	56.27	98
Net Occupancy Expense	10.71	6.42	6.70	8.44	10.22	12.62	15.43	16.87	98
Other Operating Expenses	23.12	14.22	16.12	17.86	21.22	25.96	34.39	45.54	98
Total Non-Interest Income	21.29	5.88	7.33	13.85	19.01	25.65	41.14	60.78	98
Fiduciary Activities Income	0.68	0.00	0.00	0.00	0.00	0.70	3.38	7.33	98
Serv Charges on Deposit Accts - Domestic	7.77	0.83	2.32	4.88	7.82	10.27	12.56	15.28	98
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Investment Banking Fees & Commissions	0.46	0.00	0.00	0.00	0.11	1.01	1.76	2.25	98
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.08	1.04	2.81	98
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.00	0.22	1.22	3.50	98
Net Gain (Loss) - Sales Loans, OREO, Oth	1.00	-2.07	-1.05	0.00	0.10	1.72	4.53	7.97	98
Other Non-Interest Income	7.27	0.55	1.63	3.55	6.08	8.53	13.59	33.97	98
Overhead Less Non-Interest Income	53.47	12.63	31.47	43.06	53.57	64.17	73.39	87.99	98

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	14.19	-74.61	0.00	0.00	13.71	26.23	34.56	37.21	87
Appl Inc Tax+TE/Pretax NOI+TE	24.26	0.00	0.00	4.18	30.98	37.50	42.65	50.09	87

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.37	26.33	34.18	41.37	53.54	63.97	71.04	74.57	98
Commercial and Industrial Loans	10.03	2.46	3.84	5.74	8.44	14.78	18.52	22.88	98
Loans to Individuals	2.86	0.29	0.50	1.21	2.33	3.94	7.01	9.63	98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Agricultural Loans	1.43	0.00	0.00	0.00	0.15	1.52	8.01	10.13	98
Other Loans and Leases	0.99	0.00	0.01	0.14	0.68	1.47	2.62	3.17	98
Net Loans and Leases	69.30	47.99	51.33	58.23	72.11	79.39	83.88	85.54	98
Debt Securities Over 1 Year	14.52	0.79	3.09	7.36	13.08	19.38	30.76	31.67	98
Mutual Funds and Equity Securities	0.14	0.00	0.00	0.00	0.00	0.12	0.75	1.40	98
Subtotal	84.59	69.93	74.65	81.00	85.24	88.81	90.72	91.57	98
Interest-Bearing Bank Balances	0.40	0.00	0.00	0.00	0.08	0.40	2.21	2.88	98
Federal Funds Sold & Reverse Repos	2.92	0.00	0.00	0.26	2.08	4.97	9.13	9.67	98
Debt Securities 1 Year or Less	2.00	0.00	0.03	0.39	1.13	2.94	5.75	8.96	98
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Total Earning Assets	91.22	85.43	86.77	89.52	91.48	93.04	94.32	95.61	98
Non-Int Cash and Due From Dep Inst	2.59	0.94	1.33	1.87	2.40	3.32	4.00	4.55	98
Other Real Estate Owned	0.32	0.00	0.00	0.00	0.11	0.48	1.44	1.85	98
All Other Assets	6.10	2.52	3.32	4.44	5.89	7.29	9.55	11.30	98
MEMORANDA:									
Short-Term Investments	6.09	0.46	0.90	2.47	5.09	8.92	12.39	17.03	98
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.66	1.43	98
U.S. Agency Securities (excl MBS)	4.97	0.00	0.00	1.16	3.13	9.30	14.62	20.11	98
Municipal Securities	3.07	0.00	0.00	0.14	2.39	5.66	9.16	11.71	98
Mortgage-Backed Securities	6.08	0.00	0.00	1.17	4.09	11.06	16.01	21.15	98
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Other Debt Securities	0.22	0.00	0.00	0.00	0.00	0.18	1.57	1.97	98
RE Loans Secured by 1-4 Family	16.42	3.28	5.05	8.91	15.96	22.08	31.91	36.34	98
Revolving	2.35	0.00	0.04	0.61	1.77	3.65	5.76	6.87	98
Closed-End, Sec by First Liens	12.32	1.82	3.43	5.67	11.66	17.44	25.30	28.12	98
Closed-End, Sec by Junior Liens	1.18	0.00	0.06	0.32	0.87	1.61	3.40	4.10	98
Commercial Real Estate Loans	33.36	9.04	10.70	19.17	33.34	49.01	57.48	60.17	98
Construction and Land Dev	10.73	0.63	1.93	3.88	9.15	16.58	25.08	30.97	98
Multifamily	1.27	0.00	0.00	0.24	0.98	2.11	3.34	4.78	98
Nonfarm Nonresidential	19.93	5.12	7.69	12.43	17.47	25.46	35.50	43.66	98
RE Loans Secured by Farmland	2.10	0.00	0.00	0.10	0.62	3.64	7.61	10.46	98
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.08	49.43	56.06	65.40	77.35	86.30	89.79	93.40	98
RE Loans Secured by 1-4 Family	23.74	5.03	7.69	12.11	23.40	34.14	44.46	49.79	98
Revolving	3.27	0.00	0.06	0.83	2.68	4.99	7.73	9.56	98
Closed-End	20.17	2.99	6.03	9.27	18.27	29.38	40.39	42.61	98
Commercial Real Estate Loans	46.75	14.22	18.31	29.30	47.44	61.43	71.80	79.17	98
Construction and Land Dev	14.91	1.25	2.65	6.21	13.87	21.78	33.30	39.85	98
Multifamily	1.79	0.00	0.00	0.37	1.39	3.16	4.99	5.89	98
Nonfarm Nonresidential	28.22	8.74	12.27	20.01	26.38	36.15	46.57	54.44	98
RE Loans Secured by Farmland	3.18	0.00	0.00	0.17	1.00	4.96	11.01	15.92	98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Commercial and Industrial Loans	14.21	4.53	5.55	8.18	12.54	19.66	25.72	29.02	98
Loans to Individuals	4.33	0.36	0.70	1.58	3.37	5.61	11.95	14.90	98
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.03	0.23	0.39	98
Agricultural Loans	2.20	0.00	0.00	0.00	0.30	2.44	12.33	15.53	98
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Other Loans and Leases	1.45	0.00	0.01	0.21	1.03	2.17	3.94	4.89	98

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.09	0.46	0.90	2.47	5.09	8.92	12.39	17.03	98
Liquid Assets	19.38	6.66	8.06	11.80	16.74	26.16	35.21	39.17	98
Investment Securities	17.18	2.59	4.33	9.02	16.62	24.25	33.43	36.32	98
Net Loans and Leases	69.30	47.99	51.33	58.23	72.11	79.39	83.88	85.54	98
Net Lns, Ls & Stdbly Ltrs of Credit	70.01	48.55	52.17	58.52	72.27	80.10	84.24	86.89	98
Core Deposits	64.49	42.10	48.61	58.26	64.63	71.77	75.25	78.58	98
Noncore Funding	23.95	10.23	10.85	16.23	23.35	30.37	38.58	43.72	98
Time Deposits of \$100K or More	14.39	5.06	7.80	10.27	12.81	18.66	24.58	25.69	98
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Fed Funds Purchased and Repos	1.32	0.00	0.00	0.00	0.19	2.27	5.86	8.13	98
Net Fed Funds Purchased (Sold)	-1.57	-9.67	-8.34	-4.63	-1.26	0.30	5.18	7.17	98
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Oth Borrowings W/Rem Mat 1 Yr or Less	1.57	0.00	0.00	0.03	1.14	2.78	5.16	7.13	98
Earning Assets Repr in 1 Year	43.02	19.27	25.41	34.24	41.21	51.64	58.81	63.28	98
Int-Bearing Liab Repr in 1 Year	34.84	0.00	12.69	25.21	34.89	42.40	62.18	64.35	98
Long-Term Debt Repr in 1 Year	0.57	0.00	0.00	0.00	0.00	0.22	3.62	5.38	98
Net Assets Repriceable in 1 Year	7.12	-22.48	-15.22	-4.06	4.62	19.96	30.55	40.83	98
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.59	-7.38	0.82	10.40	20.83	29.33	38.72	47.95	98
Net ST Noncore Funding Dependence	13.62	-9.70	-1.92	6.10	13.18	19.53	28.52	43.48	98
Short-Term Inv/ST Noncore Funding	41.44	1.62	5.01	15.29	31.50	60.44	98.52	173.15	98
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.30	-31.78	-18.29	-10.51	1.57	14.19	31.31	40.43	98
Net Loans and Leases/Total Deposits	85.86	57.13	60.61	73.86	87.54	97.34	105.40	111.69	98
Net Loans and Leases/Core Deposits	110.63	67.80	72.87	91.69	106.68	128.93	154.42	166.75	98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.86	-1.46	-0.07	0.00	0.11	0.70	3.22	5.18	37
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.72	-4.69	-2.04	0.26	1.72	3.09	5.18	7.35	95
Struct Notes Appr(Depr)/T1 Cap	0.11	-0.11	-0.01	0.00	0.05	0.20	0.32	0.40	25
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.29	0.00	0.00	0.00	0.00	4.04	37.65	50.94	97
Available-For-Sale Securities	93.70	39.64	60.18	94.84	100.00	100.00	100.00	100.00	97
U.S. Treasury Securities	0.59	0.00	0.00	0.00	0.00	0.00	4.96	8.44	97
U.S. Agency Securities (excl MBS)	30.89	0.00	0.00	10.34	26.38	50.87	74.03	92.58	97
Municipal Securities	18.00	0.00	0.00	1.88	15.45	32.21	46.09	49.99	97
Mortgage-Backed Securities	37.26	0.00	0.14	10.70	37.08	63.23	85.35	94.54	97
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Other Debt Securities	1.39	0.00	0.00	0.00	0.00	1.25	7.32	12.64	97
Mutual Funds and Equity Securities	0.88	0.00	0.00	0.00	0.00	0.69	4.88	10.80	97
Debt Securities 1 Year or Less	12.57	0.08	0.33	2.38	9.39	17.15	34.76	47.28	97
Debt Securities 1 To 5 Years	32.18	4.36	8.38	12.78	24.78	48.38	66.60	82.50	97
Debt Securities Over 5 Years	50.11	0.00	5.19	22.09	53.90	74.14	86.01	87.80	97
Plledged Securities	52.53	0.44	7.47	27.56	53.34	74.96	91.09	95.12	97
Structured Notes, Fair Value	0.67	0.00	0.00	0.00	0.00	0.35	3.28	7.82	97

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.30	0.00	0.00	0.03	0.15	0.32	1.15	2.42	98
Provision for Ln&Ls Losses/Avg Lns&Ls	0.41	0.00	0.00	0.06	0.21	0.45	1.62	3.05	98
Provision for Ln&Ls Losses/Net Losses	102.07	-782.61	-282.67	0.00	81.25	194.44	454.64	775.78	96
Ln&Ls Allowance/Total Loans & Leases	1.36	0.67	0.81	1.01	1.23	1.50	2.39	2.74	98
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.32	0.71	1.13	2.51	5.23	12.04	70.32	104.72	78
ALLL/Nonaccrual Assets	261.94	29.35	37.20	56.60	101.86	294.09	772.40	2604.03	95
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	184.58	22.61	36.92	55.29	91.06	194.49	612.60	1112.18	97
Gross Ln&Ls Losses/Avg Loans & Leases	0.40	0.00	0.00	0.04	0.21	0.47	1.42	2.68	98
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.00	0.03	0.06	0.20	0.38	98
Net Losses/Avg Loans and Leases	0.33	-0.09	-0.03	0.00	0.13	0.39	1.31	2.64	98
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Recoveries/Prior Year-End Losses	6.59	0.19	0.39	1.70	4.75	9.31	20.29	33.51	91
Earnings Coverage of Net Losses (X)	-0.09	-294.65	-54.35	-0.09	4.34	11.92	37.28	81.49	96
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.27	-0.04	-0.00	0.00	0.02	0.22	1.09	2.85	98
RE Loans Secured By 1-4 Family	0.25	-0.04	-0.01	0.00	0.00	0.22	1.02	3.74	98
Revolving	0.16	0.00	0.00	0.00	0.00	0.00	1.25	2.53	95
Closed-End	0.14	-0.05	-0.02	0.00	0.00	0.14	0.54	1.95	98
Commercial Real Estate Loans	0.20	-0.07	-0.00	0.00	0.00	0.19	0.99	2.10	98
Construction and Land Dev	0.53	-0.15	0.00	0.00	0.00	0.22	3.26	5.19	97
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Nonfarm Nonresidential	0.03	-0.02	0.00	0.00	0.00	0.00	0.14	0.67	98
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commercial and Industrial Loans	0.28	-0.71	-0.10	-0.01	0.00	0.27	1.72	2.29	98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to Individuals	1.21	0.07	0.09	0.24	0.82	1.90	3.11	4.41	56
Credit Card Loans	18.98	-2.38	-0.16	0.00	0.63	3.84	14.07	190.53	33
Agricultural Loans	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	64
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.94	-0.03	0.00	0.00	0.00	0.06	4.80	12.05	91

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.43	0.13	0.27	0.65	1.22	2.07	3.13	4.09	98
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.00	0.04	0.27	0.56	0.92	98
Nonaccrual Loans and Leases	1.61	0.00	0.06	0.35	1.08	2.15	5.22	6.83	98
90+ Days PD and Nonaccrual Loans and Leases	1.86	0.06	0.13	0.61	1.20	2.39	5.95	7.87	98
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Nonaccrual Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.78	98
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.43	0.13	0.27	0.65	1.22	2.07	3.13	4.09	98
90+ Days Past Due Assets	0.15	0.00	0.00	0.00	0.04	0.27	0.56	0.92	98
Nonaccrual Assets	1.61	0.00	0.06	0.35	1.08	2.15	5.22	6.83	98
30+ Days PD & Nonaccrual Assets	3.34	0.40	0.99	1.56	2.57	4.31	7.85	10.99	98
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.31	0.05	0.09	0.37	0.87	1.65	3.94	5.63	98
90+ PD & Nonaccrual Assets + OREO	1.69	0.06	0.10	0.48	1.10	2.20	4.93	7.75	98
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.53	0.01	0.08	0.37	0.99	2.06	4.41	6.87	98
Allowance for Loan & Lease Losses	145.79	2.52	11.99	46.01	115.11	196.50	388.13	478.69	98
Equity Cap + ALLL	16.57	0.12	0.81	3.43	10.50	24.67	52.04	73.15	98
Tier 1 Cap + ALLL	14.81	0.12	0.81	3.52	9.84	19.71	38.08	74.96	98
Loans & Leases + RE Acquired	2.17	0.02	0.11	0.55	1.35	2.74	6.39	9.44	98

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.53	6.42	7.11	8.00	9.38	10.71	12.49	13.20	98
Tier 1 RBC Ratio	12.74	8.23	8.83	9.92	12.05	15.52	18.25	19.83	98
Total Risk-Based Capital Ratio	14.15	9.91	10.27	11.38	13.22	17.08	19.85	21.92	98
Tangible Tier 1 Leverage Ratio	9.51	6.40	7.11	7.94	9.38	10.69	12.49	13.20	98
Tangible Common Eq Cap/Tan Assets	8.38	4.01	5.53	6.65	8.14	9.74	11.70	13.31	98
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.92	4.06	5.37	8.64	11.86	16.86	21.84	27.89	98
Standby Letters of Credit	0.62	0.00	0.01	0.18	0.48	0.92	1.33	2.05	98
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	98
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.29	0.00	0.00	0.00	0.00	0.00	1.11	3.63	98
Interest Rate Contracts	0.28	0.00	0.00	0.00	0.00	0.00	1.11	3.63	98
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Written Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.46	98
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Interest Rate Swaps	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.25	98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.39	6.56	9.06	13.31	17.08	23.53	29.89	34.46	98

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	67.19	0.00	0.00	17.71	64.09	106.38	123.72	179.90	58
Dividends Paid/Net Income	35.26	0.00	0.00	0.00	32.58	60.38	105.96	141.07	85
Net Income - Dividends/Avg Equity	3.51	-28.88	-13.52	0.50	4.91	7.98	11.66	19.77	98
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	117.65	0.00	0.00	0.00	101.78	191.56	304.08	511.38	61
Dividends From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	1.25	2.98	61
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61
Dividends From All Subsidiaries	120.21	0.00	0.00	0.44	101.88	191.56	306.62	511.38	61
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	42.99	0.00	0.00	0.00	33.12	82.39	130.87	165.91	86
Interest Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.14	1.20	3.14	86
Mgt & Service Fees From Bank Subs	0.60	0.00	0.00	0.00	0.00	0.00	2.60	13.06	86
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	2.93	86
Operating Income From Bank Subs	46.33	0.00	0.00	0.14	33.14	82.39	144.16	191.21	86
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.08	0.00	0.00	0.00	100.00	100.00	101.66	137.61	28
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.53	28
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Inc From Nonbank Subs	66.36	0.00	0.00	0.00	100.00	100.00	111.42	179.46	28
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	51.51	0.00	0.00	0.00	23.92	72.53	94.78	102.20	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.53	0.00	0.00	0.00	0.00	0.00	1.28	1.71	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	52.05	0.00	0.00	0.00	23.92	74.67	95.64	102.63	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.50	0.00	0.00	0.00	91.15	99.44	100.00	100.00	86
Interest Income From Bank Subs	3.43	0.00	0.00	0.00	0.00	0.56	16.57	92.80	86
Mgt & Serv Fees From Bank Subs	1.46	0.00	0.00	0.00	0.00	0.00	7.78	36.34	86
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.18	86
Operating Income From Bank Subs	76.17	0.00	0.00	62.11	98.92	100.00	100.00	100.00	86
Dividends From Nonbank Subs	3.24	0.00	0.00	0.00	0.00	0.00	5.11	81.49	86
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.68	86
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Inc From Nonbank Subs	6.32	0.00	0.00	0.00	0.00	0.73	66.28	98.00	86
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Loans and Adv From Subs/ST Debt	698.77	0.00	0.00	0.00	381.09	1268.18	2192.96	2476.23	19
Loans and Adv From Subs/Total Debt	692.74	0.00	0.00	0.00	38.64	873.56	2415.91	4545.22	31

BHCPR Reporters for Quarter Ending 03/31/2008
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
3017326	445,292	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	447,005	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3232512	301,771	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2454380	472,976	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2297701	226,926	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	494,402	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2905734	315,736	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1084212	366,030	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2710675	286,906	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	157,656	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	482,803	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	439,300	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1129065	205,908	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1117772	327,651	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1115040	496,630	COMMUNITY BANCORP.	DERBY, VT	New Y-9C/BHCPR reporter
2775142	207,739	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	496,114	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	452,526	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	488,559	CORTLAND BANCORP	CORTLAND, OH	
1207543	496,119	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	333,747	DELMAR BANCORP	DELMAR, MD	
1209789	394,520	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	402,075	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3001129	433,316	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	93,421	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	398,045	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	438,604	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1247615	352,370	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1076600	490,369	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3362923	345,710	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	497,048	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	Moved from Peer 4
2349468	472,744	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	287,999	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1065378	344,400	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	282,809	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	327,985	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	373,088	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	469,685	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	268,035	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	478,969	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1398795	421,040	FNBH BANCORP, INC.	HOWELL, MI	
3157071	455,938	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	377,129	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	485,041	GOODENOW BANCORPORATION	OKOBOJI, IA	
1109496	332,083	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	442,518	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	384,454	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1245385	413,234	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	196,290	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	410,451	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	477,816	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	

BHCPR Reporters for Quarter Ending 03/31/2008
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1140127	445, 422	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	463, 132	LINCOLN BANCORP	REINBECK, IA	
1201103	234, 444	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	79, 610	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	417, 175	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	232, 412	MAINLINE BANCORP, INC.	EBENSBURG, PA	
3077236	497, 219	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	Moved from Peer 4
1871618	460, 850	MCINTOSH BANCSHARES, INC.	JACKSON, GA	New Y-9C/BHCPR reporter
1082469	364, 325	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	393, 880	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	395, 856	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	474, 277	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	421, 724	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	372, 213	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	490, 727	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 4
1064652	343, 997	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2767660	381, 003	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	New Y-9C/BHCPR reporter
2107789	251, 548	MYERS BANCSHARES, INC.	ALVA, OK	
2088329	352, 146	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	444, 455	OXFORD BANK CORPORATION	OXFORD, MI	
2731586	495, 154	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
3444847	361, 284	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	495, 577	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	267, 770	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	444, 937	PLUMAS BANCORP	QUINCY, CA	
3176607	486, 529	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1246252	487, 884	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	319, 675	REGENT BANCORP, INC.	DAVIE, FL	
2352280	409, 355	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1417203	229, 627	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	358, 955	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	254, 435	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	372, 651	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	462, 570	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	289, 227	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	398, 132	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	225, 227	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	366, 019	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	353, 921	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	280, 587	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1085358	335, 782	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	499, 308	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	Moved from Peer 4
1207392	424, 443	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	467, 477	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	490, 643	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
2484202	336, 672	1ST INDEPENDENCE FINANCIAL GRO	LOUISVILLE, KY	
1247576	384, 065	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 98 bank holding companies.